

FIGURE 1A

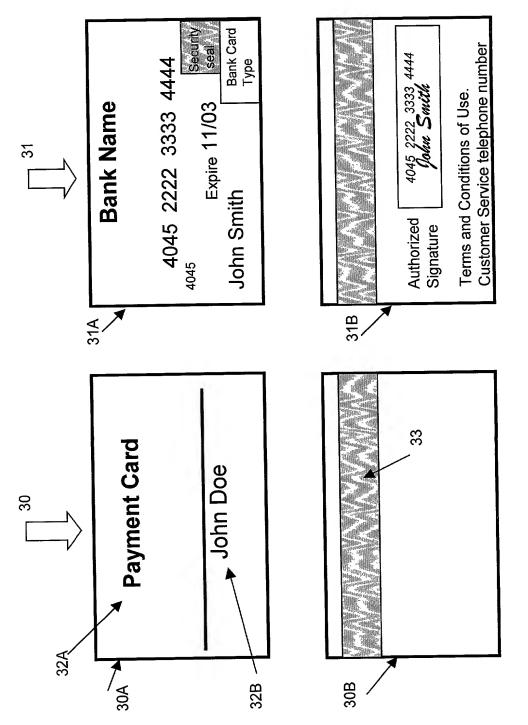


FIGURE 1B

FIGURE 1C

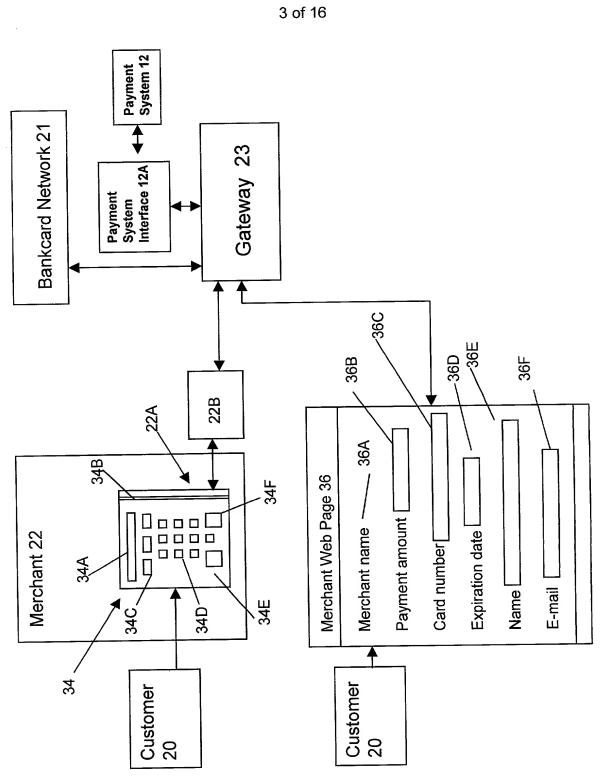


FIGURE 1D

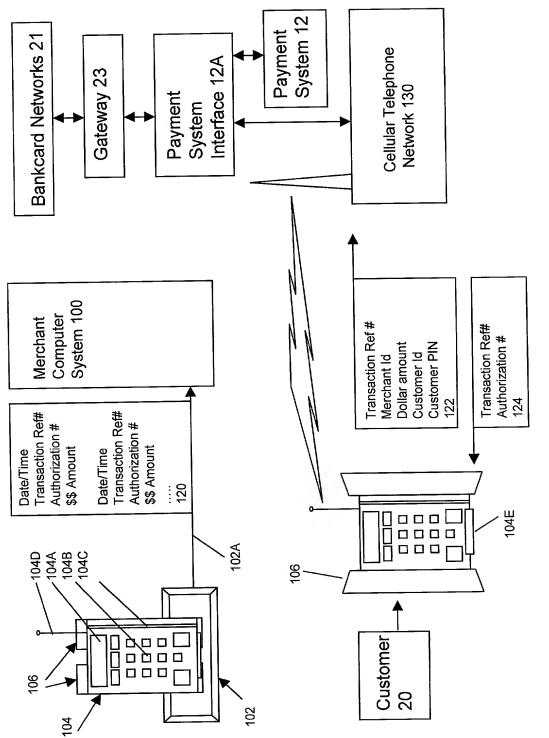


FIGURE 1E

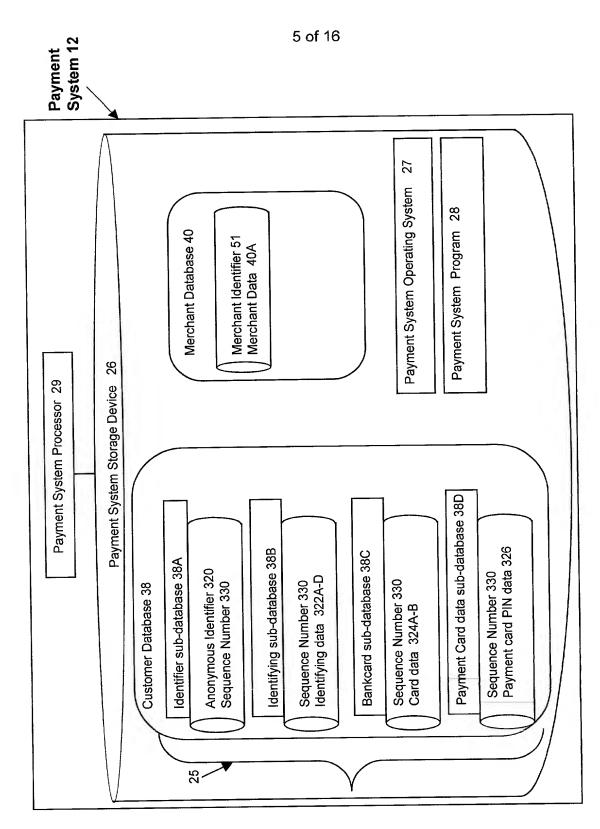


FIGURE 2

	330
	00001
000 XXXX-XXX-XXXX-XX-XX-XX-XX-XX	00002 00003
	00004
000 xxxx-xxx-xx-xx-xx-xx-xx	20000
:	
)000 xxxx-xxx-xx-xx-xx-xx-xx-xx-xx-xx-xx-xx-	N0000

FIGURE 3A

		Identifying database 38B	38B		
Identifying name data 322A	Identifying address data 322B	Identifying address data 322C	Identifying e-mail data 322D	Identifying Telephone Number data 322E	
Sequence #1 330 Jane Corky Doe 350A	<b>Sequence #1 330</b> 4555 Main St. 350B	Sequence #1 330 Tuscany,	Sequence #1 330 JaneD@aol.com 350D	Sequence #1 330 914 562 7766 350E	
Sequence #2 330 Michael Miliken Smith	<b>Sequence #2 330</b> 4555 Power St.	Sequence #2 330	Sequence #2 330 mmsmith@att.net	<b>Sequence #2 330</b> 312 444 5644	
Sequence #3 330	Sequence #3 330	Albany, GA 42256	Sequence #3 330	Sequence #3 330	
		Sequence #3 330			
					$\overline{}$

FIGURE 3B

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FIGURE 3C

FIGURE 3D

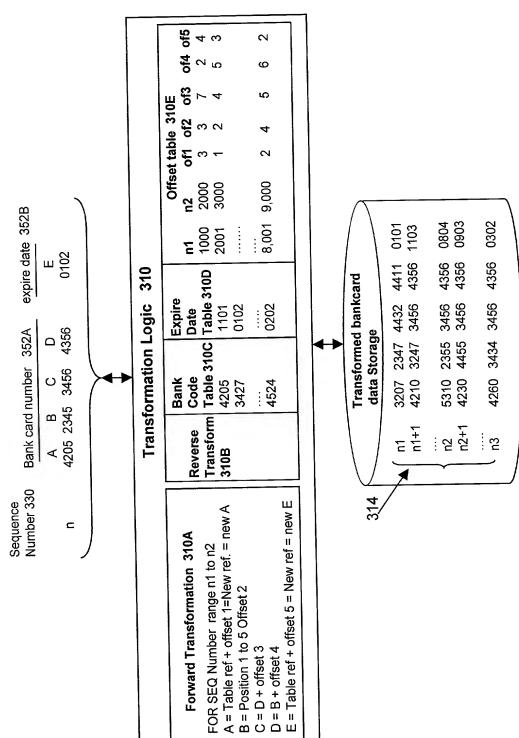
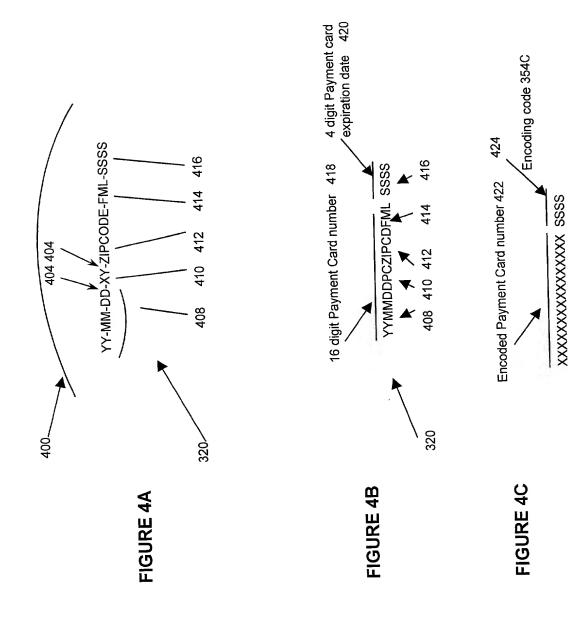
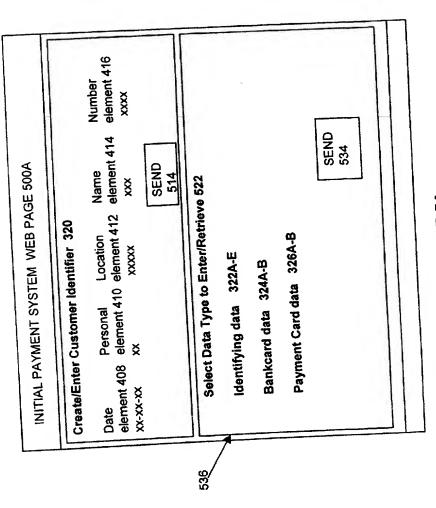


FIGURE 3E





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FIGURE 5A

PAYMENT SYSTEM DATA WEB PAGE 500B           Personal Data Form 524A:           Identifying data 322A-E           Name: 350A           First:         Middle:         Last:         350B           Address:         State         ZIP         350C           City:         State         ZIP         350E           Tel:         350D E-Mail         SEND	Bankcard data form 524B  Bankcard data 324A-C  Item card number 352A date 352B bank PIN 352C  1. xxxx-xxxx-xxxx-xxxx xx/xx 2. xxxx-xxxx-xxxx-xxxx xx/xx 3. xxxx-xxxx-xxxx-xxxx xx/xx 4. xxxx-xxxx-xxxx-xxxx xx/xx  SEND	Payment card data form 524C Payment card data 326A-B ttem card PIN 354A 1. xxxx 2. xxxx 3. xxxx 4. xxxx Alias name 354B
PAYMENT SYSTEM DATERSONAL SET STATEM DATERSONAL SET STATEM	Bankcard data form 524 Bankcard data 324A-C Item card number 352/4. xxxx-xxxx-xxxx-xxx. 2. xxxx-xxxx-xxxx-	Payment card data for Payment card data 3: Rem card PIN 354A 1. xxxx 2. xxxx 3. xxxx 4. xxxx Alias name
Personal De Identifying of Name: 350A First: Address: City: Tel:	Bankca Bankca Item o 1. x 2. x 3. x 4. x	Payment car Item car Item car 1. xxxx 2. xxx 3. xxxx 4. xxxx Alias name

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FIGURE 5B

er 20 is at merchant 22, ready to make a payment 600	
Customer 20 is at me	

602 604 Customer 20 selects bankcard type on card reader Customer 20 swipes Payment Card 30

909 Card reader logic reads Payment Card number 422-424

80 Customer 20 enters PIN 354A specific to a bankcard 31 Logic prompts for a card PIN

612 Logic sends the Payment card number, PIN, amount and merchant identifier to Gateway 23

Gateway 23 detects Payment Card 30 and forwards data to Payment System 12

Payment System 12 receives data, decodes Payment card number 422 424, finds sequence number 430.

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Payment System 12 with sequence number 430 verifies PIN 354A and identifies the specific customer bankcard 352A 618

Payment System 12 assembles specific bankcard data of name, card number, expiration date and sends to Gateway 23 620 Gateway 23 assembles payment authorization data of merchant identifier, amount, customer name, card number and expiration

Gateway 23 waits/receives authorization number from network 21 date and forwards to bank authorization network 21

Merchant Interface 22A displays payment amount approved 626

and forwards to merchant system 22B

END

FIGURE 6A

17.11

START

Customer 20 is ready to make a payment

Customer 20 enters 16 digit Payment card number 418 on web page 36 or conveys it on a voice telephone to merchant 22 632

Customer 20 enters 4 digit expiration date field as 4 digit PIN 420 or conveys it on voice telephone to merchant 22 634

Customer 20 enters Name and address on web page or conveys it on voice telephone to merchant 22

636

Merchant Interface 21A sends the Payment card number 418, Plive 420, amount and merchant identifier to Gateway 23 638

Gateway 23 detects Payment Card 30 and forwards Payment Card Number 418-420 to Payment System 12

Payment System 12 receives Payment card number 418-420, decodes number and finds sequence number 430

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Payment System 12 with sequence number 430 verifies PIN and identifies the specific customer bankcard 31 644

Payment System 12 assembles specific bankcard data of name, card number, expiration date and sends to Gateway 23 646

Gateway 23 assembles payment authorization data of merchant identifier, amount, customer name, card number and expiration date and forwards to bank authorization network 21

Gateway 23 waits/receives authorization number from network 21 and forwards to merchant system 22B

Merchant Interface 22A displays payment amount approved 652

END

FIGURE 6B

## START

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Customer 20 is at merchant 22, ready to make a payment 660	
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Customer	
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Merchant 22 removes the wireless device 104 from docking station 102 and enters dollar amount of the transaction into the device 104 and hands over to the customer 20.

Customer 20 reviews amount and swipes Payment Card 30 664

Device 104 reads Payment Card number 422-424

999

899

Device 104 prompts for a card PIN

Customer 20 enters PIN 354A specific to a bankcard 31 670

Device 104 sends the data to Payment System 12 via cellular network 130

672

Payment System 12 receives data, decodes
Payment card number 422-424, finds sequence number 430. <u>674</u>

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Payment System 12 with sequence number 430 verifies PIN 354A and identifies the specific customer bankcard 31 <u>676</u>

Payment System 12 assembles specific bankcard data of name, card number, expiration date, merchant identifier and amount and sends to bankcard network 21 via gateway 23.

Payment System 12 waits/receives authorization number 680

Payment System 12 saves authorization number and forwards to device 104

Customer 20 and Merchant 22 review payment authorization and Merchant 22 using docking station 102 transfers data from device 104 to the merchant system 100

END

FIGURE 6C

		Payment System 12 notifies customer that	his Payment card account has been established and a Payment card 30 will be	mailed to him.	card 30 and mails to customer. 736	END						•		FIGURE 7			
START	Customer 20 selects to connect to Payment System 12 702	Payment System 12 web page 500A displayed 704	Customer 20 enters/creates Identifier 320 and submits 706	Payment System 12 checks in the identifier database 38A and sends validation by displaying Data screen 536	Customer 20 selects "enter identifying data" 710	Payment System 12 displays identifying data form 524A 712	Customer 20 enters identifying data and submits 714	Payment System 12 does address verification and saves identifying data in identifying-database 38B	Customer 20 selects "enter bankcard data" 718	Payment System 12 displays bankcard data form 524B 720	Customer 20 enters bankcard data and submit 122	Payment System 12 checks bankcard data and saves 724 bankcard data in database 38C	Customer 20 selects "enter Payment Card data" 726	Payment System 12 shows Payment Card form 524C 728	Customer 20 enters PINs and alias name and submits 730	Payment System 12 saves PINs & alias in database 38C 732	